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United States Bankruptcy Court Northern District of Illinois					Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Simpson, Bessie Lee				Name of Joint Debtor (Spouse) (Last, First, Middle):  Hylton, Robert			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  FKA Sarah Lynn Smith			
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	ayer I.D. (ITIN) No./C	Complete EIN	(if mor	e than one, s	tate all)	r Individual-7	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 632 S 17th Ave Maywood, IL  ZIP Code				xxx-xx-4136 Street Address of Joint Debtor (No. and Street, City, and State): 632 S 17th Ave Maywood, IL  ZIP Code			
County of Residence or of the Principal Place of		<u>60153</u>		•	ence or of the	Principal Pla	60153 ace of Business:
Cook  Mailing Address of Debtor (if different from stre	eet address):		Co Mailir		of Joint Debt	tor (if differen	nt from street address):
	_	ZIP Code					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	<b>_</b>						
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check  ☐ Health Care Bus ☐ Single Asset Re in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other  ☐ Tax-Exer (Check box,	al Estate as control (51B)  sker  mpt Entity , if applicable)	Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recogn Chapter 13 of a Foreign Nonmain Proceed  Nature of Debts (Check one box)  Debts are primarily consumer debts,		led (Check one box)  napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Nonmain Proceeding  e of Debts c one box)  Debts are primarily		
	Debtor is a tax-6 under Title 26 o Code (the Intern	f the United	States	"incurr	red by an indivi onal, family, or	idual primarily household pur	pose."
Filing Fee (Check or  ☐ Full Filing Fee attached  ☐ Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R  ☐ Filing Fee waiver requested (applicable to clattach signed application for the court's cons	able to individuals onlideration certifying the lule 1006(b). See Offichapter 7 individuals o	nat the debtor cial Form 3A. nly). Must	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debto necontingent li ) are less than ith this petition were solicin	defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed a \$2,190,000.
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prop there will be no funds available for distribution	erty is excluded and a	administrativ		es paid,		THIS	SPACE IS FOR COURT USE ONLY
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 S to \$100 t	] \$100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 S to \$100 t	3 \$100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion			

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Simpson, Bessie Lee Hylton, Robert (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ S. M. de Rath, Esq. June 14, 2009 Signature of Attorney for Debtor(s) (Date) S. M. de Rath, Esq. 6206809 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Signatures

# B1 (Official Form 1)(1/08)

# Voluntary Petition

(This page must be completed and filed in every case)

### Hylton, Robert

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# X /s/ Bessie Lee Simpson

Signature of Debtor Bessie Lee Simpson

## X /s/ Robert Hylton

Signature of Joint Debtor Robert Hylton

Telephone Number (If not represented by attorney)

#### June 14, 2009

Date

# Signature of Attorney\*

### X /s/ S. M. de Rath, Esq.

Signature of Attorney for Debtor(s)

#### S. M. de Rath, Esq. 6206809

Printed Name of Attorney for Debtor(s)

#### Attorney S.M.de Rath, Esq.

Firm Name

405 North Wabash Ave Chicago, IL 60611

Address

#### 312-955-5290

Telephone Number

### June 14, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

# Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Simpson, Bessie Lee

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

- 1	~

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Bessie Lee Simpson Robert Hylton		Case No.	
	-	Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Bessie Lee Simpson Bessie Lee Simpson
Date: June 14, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

# United States Bankruptcy Court Northern District of Illinois

In re	Bessie Lee Simpson Robert Hylton	Case	e No.	
111 10	- Nowall Hyllon	Debtor(s) Chap	_	7
			_	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Robert Hylton Robert Hylton
Date: June 14, 2009

American General Finan Attn: Legal Dept 20 N Clark St Chicago, IL 60602

American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063

Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099

Aronson Furniture 3401 W 47th St Chicago, IL 60632

Caf Attn: Bankruptcy Po Box 15678 Wilmington, DE 19850

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Cda/pontiac Attn: Bankruptcy Po Box 213 Sreator, IL 61364

Citi Auto 4000 Regent Blvd Irving, TX 75063

Citi Auto 7809 W 159th St Tinley Park, IL 60477

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195 Columbus Bank & Trust
Attn.: Bankruptcy Dept./Special Assets
Po Box 120
Columbus, GA 31902

Complete Credit Soluti 2921 Brown Trail, Suite 100 Bedford, TX 76021

Credit Management 4200 International Pwy Carrolton, TX 75007

Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523

Exxmblciti
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Ffcc-columbus Inc 1550 Old Henderson Rd St Columbus, OH 43220

Gb Algonquin 234 S Randall Rd Algonquin, IL 60102

Gtr Chgo Fin 8331 W Roosevelt R Forest Park, IL 60130

Harris 9919 W Roosevelt Rd Westchester, IL 60154

Homeq Attn: Bankruptcy Department 1100 Corporate Center Raleigh, NC 27607 Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487

Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729

Kansas Counselors Po Box 14765 Shawnee Mission, KS 66285

Kca Financial Svcs 628 North Street Geneva, IL 60134

Lou Harris Company 613 Academy Dr Northbrook, IL 60062

Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068

Midland Mortgage Company Attn: Bankruptcy Po Box 26648 Oklahoma City, OK 73216

Nationwide Cassel Llc

Nationwide Credit & Co Attn: Bankruptcy 9919 W Roosevelt Rd Ste 101 Westchester, IL 60154 Nco Fin /99 Po Box 15636 Wilmington, DE 19850

New Century Mortgage C Po Box 15298 Wilmington, DE 19850

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Pinnacle Security 1290 Sandhill Road Orem, UT 84058

Portfolio Rc Attn: Bankruptcy 120 Corporate Blvd Suite 100 Norfolk, VA 23502

Providian Financial Attn: Bankruptcy Po Box 10467 Greenville, SC 29601

Rnb-fields3 Po Box 9475 Minneapolis, MN 55440

Wachovia Mortgage, Fsb Po Box 3008 Raleigh, NC 27602

Wells Fargo Po Box 60510 Los Angeles, CA 90060

Wffinancial 2501 Seaport Drive Chester, PA 19013 Case 09-21561 Doc 1 Filed 06/14/09 Entered 06/14/09 01:12:20 Desc Main Document Page 12 of 12

Wfs Financial/Wachovia Dealer Services 2143 Convention Center Way #200 Ontario, CA 91764